

<b>I.</b>	<b>POTENTIAL REFERENCES OF INTEREST .....</b>	<b>3</b>
<b>A.</b>	<b>Dialog .....</b>	<b>3</b>
<b>B.</b>	<b>Additional Resources Searched .....</b>	<b>8</b>
<b>II.</b>	<b>INVENTOR SEARCH RESULTS FROM DIALOG.....</b>	<b>9</b>
<b>III.</b>	<b>TEXT SEARCH RESULTS FROM DIALOG.....</b>	<b>10</b>
<b>A.</b>	<b>Full-Text Databases .....</b>	<b>10</b>
<b>IV.</b>	<b>TEXT SEARCH RESULTS FROM DIALOG.....</b>	<b>17</b>
<b>A.</b>	<b>Abstract Databases .....</b>	<b>17</b>
<b>V.</b>	<b>ADDITIONAL RESOURCES SEARCHED.....</b>	<b>50</b>

## I. Potential References of Interest

### A. Dialog

16/3,K/10 (Item 1 from file: 349) YOUR APPLICANT  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rts. reserv.

00877778

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS  
PLANS

TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU  
NIVEAU POST-SECONDAIRE

Patent Applicant/Assignee:

MERRILL LYNCH & CO INC, 250 Vesey Street, New York, NY 10281, US, US  
(Residence), US (Nationality)

Inventor(s):

HEIGES Andrew, 4276 Milords Lane, Doylestown, PA 18901, US,  
KRON Robert, 1 Langfeldt Court, Franklin Park, NJ 08823, US,  
MONICAL Steven E, 24 Rosebay Court, Monmouth Junction, NJ 08852, US,

Legal Representative:

BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60  
East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211014 A2 20020207 (WO 0211014)  
Application: WO 2001US20040 20010621 (PCT/WO US0120040)  
Priority Application: US 2000620452 20000720

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

CA IN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 9107

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS  
PLANS

Fulltext Availability:

Detailed Description  
Claims

Detailed Description

Techniq-ues for lHustrating and  
Analyzing College Savings Plans

1. Field of the Invention

The invention relates to machine-executable techniques for performing  
financial calculations directed to college saving plans.'

2. Background Art

With...are used, the inputs that may be entered into these programs, and  
the outputs that are provided.

Irrespective of the manner in which a given college investment web

site is implemented, existing financial calculation programs do not consider the tax implications of various funding alternatives for the contributor and the child.

These considerations are significant factors in determining which investment plan or plans are best...least one educational institution identifier and, for each of the received identifiers, retrieving the corresponding set of cost parameters from the computer-readable medium. A comparative analysis of a plurality of educational savings plans is generated by applying each retrieved set of cost parameters to each of the educational plan parameter sets. This comparative analysis takes into consideration the tax implications of a plurality of educational savings plans. The results of the comparative analysis are outputted on a display and/or printout so that an investor can determine which of the plurality of educational savings plans best meets his or her...

...about

10 rates of return may be entered and/or estimated; FIG. 30 is a display screen capture that shows the results of the educational savings plan analysis generated by the output mechanism pursuant to a preferred embodiment of the invention; and FIG. 31 is a display screen capture that shows a comparison among a plurality of educational savings plans, taking into account additional lump sum savings; FIG. 33 is a display screen capture showing the results of the educational savings plan analysis' in the form of a year-by-year table that displays the funds invested in the investor's assets, UGMA plan assets, 529 plan assets, and Educational IRA assets; FIG. 34 is a display screen capture that provides explanatory information to the investor about the results of the educational savings plan analysis; FIGs. 35 and 36 together comprise a flowchart setting forth an operational sequence for performing educational savings plan accumulation and withdrawal calculations according to a...

...plurality of different educational savings plans, taking into account additional

lump sum savings; FIG. 33 is a display screen capture showing the results of the educational savings plan analysis' in the form of a year-by-year table that displays the funds invested in the investor's assets, UGMA plan assets, 529 plan assets, and Educational IRA assets; FIG. 34 is a display screen capture that provides explanatory information to the investor about the results of the educational savings plan analysis; FIGs. 35 and 36 together comprise a flowchart setting forth an operational sequence for performing educational savings plan accumulation and withdrawal calculations according to a...

...described herein are intended for use with a computer-readable medium on which are stored a plurality of respective educational institution identifiers and a plurality of educational savings plan parameter sets.

Illustratively, this computer-readable medium is provided in the form of database 101. Each of the educational institution identifiers is associated with a corresponding set of...block 202 (FIG. 3), for each of the educational institution identifiers received at block 200, a corresponding set of cost parameters is retrieved from the computer-readable medium. A comparative analysis of a plurality of educational savings plans is generated by applying each retrieved set of cost parameters to each of the educational savings plan parameter sets (block 203).

This comparative analysis takes into consideration the tax implications of a plurality of educational savings plan . The actual process of applying the retrieved cost parameters to the educational savings plan parameter sets is described in greater detail with reference to blocks...

...and/or periodic, and/or lump sum) savings needed to fund each of the educational expense goals is calculated, using each of the plurality of college savings plans. After the comparative analysis of blocks 204-211 is complete, the results of the analysis are outputted on a display and/or printout so that an investor can determine which of the plurality of educational savings plans best meets his or her needs (block 213). This comparative analysis may, but need not, be provided in the form of a table or graphical object that shows annual and/or periodic savings breakdowns for each...capital appreciation is 8%, annual turnover is 100%, and dividends are 2%.

FIG. 30 is a display screen capture that shows the results of the educational savings plan analysis generated by the output mechanism pursuant to a preferred embodiment of the invention. The graphical output of FIG. 30 shows annual assets in dollars for each of a plurality...and for a UGMA/ Section 529 Plan combination, the amount is \$12,561.

FIG. 33 is a display screen capture showing the results of the educational savings plan analysis in the form of a year-by-year table that displays the investor's assets, UGMA plan assets, 529 plan assets, and Educational IRA assets...

...a year-by-year basis.

FIG. 34 is a display screen capture that provides explanatory textual information to the investor about the results of the educational savings plan analysis.

FIG. 35 is a flowchart setting forth an operational sequence for performing educational savings plan accumulation and withdrawal calculations according to a preferred embodiment of...

#### Claim

1 A computerized method for illustrating and analyzing college savings plans, the method for use with a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of educational savings plan parameter sets, each of respective educational...

...for each of the educational institution identifiers received in step (a), retrieving the corresponding cost parameter set from the computer-readable medium;  
c. generating a comparative analysis of a plurality of educational savings plans by applying each of the retrieved cost parameter sets of step (b) to each of

the plurality of educational savings plan parameters;  
wherein the comparative analysis takes into account one or  
more taxation  
implications for at least one of the educational savings  
plans.

2 The computerized method of claim 1 wherein at least one of the  
educational savings plans is a Section 529 Plan  
developed pursuant to Section 529 of the U.S. Internal Revenue Code.

3 The computerized method of claim 2 wherein the step of generating a  
comparative analysis further includes comparing each of a  
plurality of  
educational savings plans with reference to one or more  
specific asset allocations.

4 The computerized method of claim 2 wherein the step of generating a  
comparative analysis further includes applying a Section 529 Plan asset  
allocation to all assets, so as to provide a comparison based upon  
tax  
considerations.

5 A system for illustrating and analyzing college  
savings plans, the  
system comprising:

(a) a computer-readable medium on which are stored a plurality of  
educational institution identifiers and a plurality of educational  
savings plan parameter sets, each of respective educational...

...the computer-readable medium in response to the input  
mechanism receiving an educational institution identifier; and  
d. a comparative analysis generation mechanism for generating a  
comparative analysis of a plurality of educational  
savings plans by applying the retrieved cost parameter set to  
each of the plurality of educational savings plan  
parameters;

wherein the comparative analysis takes into account one or  
more taxation  
implications for at least one of the educational savings  
plans.

6 The system of claim 5 wherein at least one of the educational savings  
plans is a Section 529 Plan developed pursuant to Section 529 of the U.S.  
Internal Revenue Code.

7 The system of claim 5 wherein the comparative analysis  
generation  
mechanism compares each of a plurality of educational savings  
plans with  
reference to one or more specific asset allocations.

8 The system of claim 5 wherein the comparative analysis generation  
mechanism further includes applying a...

11/3, K/7 (Item 1 from file: 35)  
DIALOG(R) File 35: Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01703515 ORDER NO: AAD99-31515

STATE-SPONSORED, TAX-ADVANTAGED COLLEGE SAVINGS

PLANS: A STUDY OF THEIR IMPACT ON CONTEMPORARY UNDERSTANDING OF THE  
PUBLIC-VERSUS-PRIVATE RESPONSIBILITY TO PAY FOR HIGHER EDUCATION ISSUE

Author: ROTH, ANDREW PAUL

Degree: PH.D.

Year: 1999

Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BUFFALO (0656)

Source: VOLUME 60/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1479. 376 PAGES

STATE-SPONSORED, TAX-ADVANTAGED COLLEGE SAVINGS

PLANS: A STUDY OF THEIR IMPACT ON CONTEMPORARY UNDERSTANDING OF THE  
PUBLIC-VERSUS-PRIVATE RESPONSIBILITY TO PAY FOR HIGHER EDUCATION ISSUE

Guided by the question, "Does the growth of prepaid tuition and state-sponsored, tax-advantaged college savings plans indicate a shift in public policy to a greater private (i.e., parent and student) and a reduced public (i.e., taxpayer and government) responsibility...

...of the issues of college affordability, the <bolditalic>public-versus-private responsibility</bolditalic> to pay for higher education debate, and the concept of state-sponsored, tax-advantaged college savings plans was completed. Next, employing finance and investment theory, the types of tax-advantaged college savings plans were identified and defined. Secondly, the origin and growth of tax-advantaged college savings plans was detailed and a national taxonomy of all current plans was constructed. This included a profile of programs in all fifty states and the District...

11/3,K/34 (Item 4 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2009 The New York Times. All rts. reserv.

07540989 NYT Sequence Number: 048585970713

GETTING A START ON COLLEGE MONEY

Burns, Carole

New York Times, Col. 2, Pg. 10, Sec. 13CN

Sunday July 13 1997

ABSTRACT:

Article describes College Savings Program, new tax-deferred savings program offered by state of Connecticut to parents of college-bound youngsters (M)

CORRECTION:

[Insert]

## B. Additional Resources Searched

No references of interest from additional resources searched obtained.

[Insert]

## **II. Inventor Search Results from Dialog**

No inventor search results of interest obtained.



### **III. Text Search Results from Dialog**

#### **A. Full-Text Databases**

? show files;ds  
File 15:ABI/Inform(R) 1971-2009/Nov 16  
(c) 2009 ProQuest Info&Learning  
File 16:Gale Group PROMT(R) 1990-2009/Oct 22  
(c) 2009 Gale/Cengage  
File 148:Gale Group Trade & Industry DB 1976-2009/Nov 16  
(c) 2009 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2009/Oct 16  
(c) 2009 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Oct 08  
(c) 2009 Gale/Cengage  
File 9:Business & Industry(R) Jul/1994-2009/Nov 16  
(c) 2009 Gale/Cengage  
File 20:Dialog Global Reporter 1997-2009/Nov 17  
(c) 2009 Dialog  
File 610:Business Wire 1999-2009/Nov 17  
(c) 2009 Business Wire.  
File 613:PR Newswire 1999-2009/Nov 17  
(c) 2009 PR Newswire Association Inc  
File 24:CSA Life Sciences Abstracts 1966-2009/Dec  
(c) 2009 CSA.  
File 634:San Jose Mercury Jun 1985-2009/Nov 13  
(c) 2009 San Jose Mercury News  
File 636:Gale Group Newsletter DB(TM) 1987-2009/Oct 22  
(c) 2009 Gale/Cengage  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 13:BAMP 2009/Nov 16  
(c) 2009 Gale/Cengage  
File 75:TGG Management Contents(R) 86-2009/Oct W3  
(c) 2009 Gale/Cengage  
File 95:TEME-Technology & Management 1989-2009/Oct W4  
(c) 2009 FIZ TECHNIK  
File 348:EUROPEAN PATENTS 1978-200946  
(c) 2009 European Patent Office  
File 349:PCT FULLTEXT 1979-2009/UB=20091112|UT=20091105  
(c) 2009 WIPO/Thomson  
File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog  
File 268:Banking Info Source 1981-2009/Nov W2  
(c) 2009 ProQuest Info&Learning  
File 139:EconLit 1969-2009/Oct  
(c) 2009 American Economic Association

Set	Items	Description
S1	44110	(EDUCATION? OR COLLEGE OR UNIVERSITY OR SCHOOL? ? OR SCHOOLING) (6N) (SAVINGS OR 401K OR BANK OR MONETARY OR FINANCIAL) (2-W) (PLAN OR PLANS OR PROGRAM OR PROGRAM? ? OR GOALS OR ACCOUNT OR OBJECTIVE? ? OR PROGRAMME? ? OR OFFER? ?)
S2	3155	S1(10N) (COMPUTER? OR ONLINE OR ON()LINE OR WEBBASED OR WEB-()BASED OR INTERNET? OR SOFTWARE OR APPLICATION()PROGRAM OR HOST OR SERVER OR AUTOMATED OR ELECTRONIC? OR NETWORK? OR LAN - OR WAN)
S3	37	S1(10N) (MATCH? OR COMPARE? OR COMPARISON?) (3N) (ASSETS OR VALUE OR VALUATION)
S4	5389	S1(10N) (TAX OR TAXES OR TAXATION OR TAXING)
S5	1565	S1(10N) (REPORT? OR SIMULAT? OR MODEL? OR COMPARATIVE? OR MATCH? OR OUTPUT? OR ANALYS? OR ANALYZ? OR SPREADSHEET? OR SPREAD()SHEET?)
S6	5410	S3 OR S4 OR S6
S7	5410	S3 OR S6
S8	620	S2 AND S4
S9	55	S2 AND S4 AND S5
S10	620	S2 AND S4
S11	55	S2 AND S4 AND S5
S12	83	S3 OR S9 OR S11
S13	1	S12 FROM 348,349
S14	14	S12 NOT PY>2000
S15	9	RD (unique items)
S16	10	S13 OR S15

? t16/3,k/all

16/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00464099 89-35886  
College Planning Services: Search IV  
Harbeson, Peter J.  
Managers Magazine v64n9 PP: 22 Sep 1989  
ISSN: 0025-1968 JRNL CODE: MAG

...ABSTRACT: financial situation and upcoming college funding needs. It also calculates the family's initial eligibility for financial aid. The end result is a highly detailed college financial plan, complete with tips on repositioning assets, comparisons of the family's out-of-pocket expenses before and after the planner's recommended steps, and details about products or services the planner recommends.

16/3,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2009 Gale/Cengage. All rts. reserv.

07150769 Supplier Number: 59175217 (USE FORMAT 7 FOR FULLTEXT)  
SALOMON SMITH BARNEY AND SSB CITI ENTER COLLEGE SAVINGS MART.(Brief Article)  
Segal, Julie  
Fund Action, v11, n2, p1

Jan 10, 2000  
Language: English      Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count:    295

...      firms are salivating over the chance to win a piece of the education planning business because the assets are generally long-term like retirement plan assets, or what industry officials refer to as "sticky" assets. Greenwald added that college savings plans can be compared to the 401(k) market in other ways: the initial firms will believe they have a lock on the market until the states--like defined...

16/3,K/3      (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2009 Gale/Cengage. All rts. reserv.

06474877      Supplier Number: 55093867 (USE FORMAT 7 FOR FULLTEXT)  
New Hampshire Governor Shaheen Named Chairman-Elect Of Education Commission of the States.  
PR Newswire, p6546  
July 7, 1999  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:    356

...      focused much of her attention on improving public education. Achievements in that area include: establishing statewide incentives for public kindergarten, getting businesses involved in providing computers for schools, signing into law a tax-deferred college tuition savings plan, and supporting the implementation of teacher testing and school report cards. Prior to being elected governor, Shaheen served as a state senator for six years, taught in public schools, and owned and managed a small...

16/3,K/4      (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rts. reserv.

09084145      SUPPLIER NUMBER: 18847145  
New tax law spurs more states to take a closer look at college-savings plans. (report by College Savings Plan Network finds that six more states close to introducing plan to lock in tuition rates)  
Burns, Judith  
Wall Street Journal , Mon ed, col 2, pA9C(W) pB9A(E)  
Nov 11, 1996  
ISSN: 0193-2241      LANGUAGE: English      RECORD TYPE: Citation

New tax law spurs more states to take a closer look at college-savings plans. (report by College Savings Plan Network finds that six more states close to introducing plan to lock in tuition rates)

16/3,K/5 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2009 Dialog. All rts. reserv.

14211434 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Contributions to Oklahoma College Savings Plan Make Lasting Holiday Gifts  
Melissa Davis  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DAILY OKLAHOMAN - OKLAHOMA  
CITY, OKLAHOMA)  
December 10, 2000  
JOURNAL CODE: KDOK LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1026

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... than student assets, Pinto said. When calculating financial aid eligibility, schools in the United States typically count only 5.6 percent of a parent's assets, as compared to 35 percent of a student's, he said. Therefore, college savings plans hurt a student's chances for financial aid far less than mutual funds in a child's name.

However, that advantage is not the only...

16/3,K/6 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2009 Dialog. All rts. reserv.

07350002 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Indiana Offers Head Start on College Savings  
Mary Francis  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (INDIANAPOLIS STAR AND NEWS -  
INDIANA)  
September 20, 1999  
JOURNAL CODE: KISN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1472

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... will soon be made tax-free. Bills making the plans tax-exempt have passed both houses in Congress, said Marshall Bennett, chairman of the National College Savings Plan Network.

Bennett said provisions are in the big tax-cut bill that President Bill Clinton has announced he will veto. But the president has indicated support for the tax-free ...There are many calculators on the Internet that give estimates of future college costs. A good one can be found through a link on the College Savings Plan Network site, which also offers articles and comparative information about the plans.

16/3,K/7 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2009 Dialog. All rts. reserv.

05171764 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Providence Journal-Bulletin, R.I., MoneyLine Column  
Neil Downing  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PROVIDENCE JOURNAL-BULLETIN -  
RHODE ISLAND)  
April 27, 1999  
JOURNAL CODE: KPJN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1001

(USE FORMAT 7 OR 9 FOR FULLTEXT)

#### COLLEGE SAVINGS PLANS OFFER TAX BREAK

QUESTION: With the Rhode Island education fund, RIHEST, if I were to contribute \$10,000 ... would that be considered (a gift) to my daughter? ... feature that was tucked inside a 1997 tax law, you may sidestep the \$10,000 limit under certain conditions.

Congress created this feature specifically for college savings plans. A congressional committee report explained the feature this way:

If you contribute more than \$10,000 in a given year to a college savings plan, you may treat it...

...savings plan on someone's behalf? You could do that, too.

You could contribute up to \$50,000 every five years to a state-sponsored college savings plan on someone's behalf "with no gift tax consequences, assuming no other gifts are made from the donor to the beneficiary in the five-year period," the committee report said.

Mark A. Luscombe...

... recently received wider attention, as more and more states launch their own college savings plans.

Luscombe said the special feature applies to any state-sponsored college savings plan that complies with federal tax rules. This includes Rhode Island and Massachusetts.

Keep in mind, too, that state-sponsored college savings plans have no income limits, as do some other...

...known as the U.Fund, call 1-800-544-2776 or contact the plan's Web site:

<http://www.fidelity.com/ufund>

For information about college savings plans of other states, contact the College Savings Plans Network by phone, at 1-877-277-6496, or via the Internet, at:

<http://www.collegesavings.org>

By the way: Today's column offers only a...

16/3,K/8 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2009 Dialog. All rts. reserv.

02413254 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Parents Pass Test When Starting to Save for College, But May Need Homework  
On New Savings Plan Options  
BUSINESS WIRE  
August 04, 1998 9:47

JOURNAL CODE: WBWE    LANGUAGE: English    RECORD TYPE: FULLTEXT  
WORD COUNT: 1037

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and younger. However, while many parents who plan to pay for at least some college costs have begun saving (77%), their use and awareness of college-specific savings plans, such as the new tax-deferred 529 state-sponsored plans, is low.

The survey sponsored by Fidelity Investments<sup>0</sup> revealed that, of those parents who expect to pay for at least some of their children's college costs, sixty-nine percent (69%) are not using a tax-advantaged savings vehicle, such as a state-sponsored savings plan, pre-paid tuition plan, Education IRA, or UGMA/UTMA as part of their college saving strategy.

Parents Unaware of New College Savings Option  
The Taxpayer Relief Act of 1997, passed...

... this new option. When surveyed, the vast majority of parents (90%) were either not very or not at all aware of the new state-sponsored college savings plans. However, most parents (83%) reported they felt these plans would help Americans save for college, after they were read a brief description of the new plans' general elements. And, two...

...000 per year, when their children attend college.

If projected to four years of college, these numbers are in line with recent statistics from The College Board and College Savings Plan Network, which estimate that, if current trends continue, the average cost for a child entering college in 18 years may be more than \$85,000 for...

... for parents is: understand the college savings options that are available now, and use the benefits of those plans to help you achieve your future college savings goals while saving on taxes  
," Mitchell explained.

Survey Method

The Fidelity Investments-sponsored survey was conducted by Richard Day Research. The results are based on a nationwide sample survey of...

16/3,K/9            (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1136679                    CLW052  
New Tax Bill Will Benefit Families Saving for Higher Education  
Through State College Savings Programs

DATE: August 6, 1997            19:48 EDT            WORD COUNT: 919

New Tax Bill Will Benefit Families Saving for Higher Education  
Through State College Savings Programs

, Aug. 6 /PRNewswire/ -- The College Savings Plans  
Network (CSPN), an affiliate of the National Association of State

Treasurers (NAST), has outlined how the new federal tax bill will impact the state college savings plans. The state plans are pleased that earnings on program savings will remain federally tax-deferred and payable at the student-beneficiary's lower tax rate...

... participants, added incentives for early savings were essentially provided by the new law -- it was just accomplished in a different way.

Several provisions in the tax law favor state college savings plans:

room and board expenses are now considered a qualified cost for use of

savings

savings can now be used at eligible proprietary schools as determined...

...of which provide families a fixed or variable rate of return and are not guaranteed to keep pace with tuition inflation.

CSPN offers a comprehensive report on all state college savings plans. A copy of the 1997 Special Report on State College Savings Plans is available by calling 800-800-1910 or through the CSPN web site at [www.collegesavings.org](http://www.collegesavings.org).

SOURCE Ohio Tuition Trust Authority

## IV. Text Search Results from Dialog

### A. Abstract Databases

? show files;ds

File 350:Derwent WPIX 1963-2009/UD=200973

(c) 2009 Thomson Reuters

File 344:Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2009/Jul(Updated 091030)

(c) 2009 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

File 2:INSPEC 1898-2009/Nov W2

(c) 2009 The IET

File 35:Dissertation Abs Online 1861-2009/Sep

(c) 2009 ProQuest Info&Learning

File 65:Inside Conferences 1993-2009/Nov 16

(c) 2009 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Oct

(c) 2009 The HW Wilson Co.

File 256:TecTrends 1982-2009/Nov W2

(c) 2009 Info.Sources Inc. All rights res.

File 474:New York Times Abs 1969-2009/Nov 17

(c) 2009 The New York Times

File 475:Wall Street Journal Abs 1973-2009/Nov 17

(c) 2009 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 23:CSA Technology Research Database 1963-2009/Oct

(c) 2009 CSA.

File 56:Computer and Information Systems Abstracts 1966-2009/Oct

(c) 2009 CSA.

Set	Items	Description
S1	485	(EDUCATION? OR COLLEGE OR UNIVERSITY OR SCHOOL? ? OR SCHOOLING)(6N)(SAVINGS OR 401K OR BANK OR MONETARY OR FINANCIAL)(2-W)(PLAN OR PLANS OR PROGRAM OR PROGRAM? ? OR GOALS OR ACCOUNT OR OBJECTIVE? ? OR PROGRAMME? ? OR OFFER? ?)
S2	25	S1(10N)(COMPUTER? OR ONLINE OR ON()LINE OR WEBBASED OR WEB-()BASED OR INTERNET? OR SOFTWARE OR APPLICATION()PROGRAM OR HOST OR SERVER OR AUTOMATED OR ELECTRONIC? OR NETWORK? OR LAN - OR WAN)
S3	25	RD (unique items)
S4	38	S1(10N)(REPORT? OR SIMULAT? OR MODEL? OR COMPARATIVE? OR MATCH? OR OUTPUT? OR ANALYS? OR ANALYZ? OR SPREADSHEET? OR SPREAD()SHEET?)
S5	0	S1(10N)(MATCH? OR COMPARE? OR COMPARISON?)(3N)(ASSETS OR VALUE OR VALUATION)
S6	54	S1(10N)(TAX OR TAXES OR TAXATION OR TAXING)
S7	107	S3 OR S4 OR S6
S8	12	S7 FROM 350,344,347,371
S9	95	S7 NOT S8



S10            52    S9 NOT PY>2000  
S11            52    RD   (unique items)  
? t11/3,k/all; t8/3,k/all

11/3,K/1        (Item 1 from file: 2)  
DIALOG(R)File   2:INSPEC  
(c) 2009 The IET. All rts. reserv.

07072479

Title: `Close readings' of Internet corporate financial reporting: towards  
a more critical pedagogy on the information highway

Authors(s): Amernic, J.H.

Author Affiliation: Joseph L. Rotman Sch. of Manage., Toronto Univ., Ont.,  
Canada

Journal: Internet and Higher Education, vol.1, no.2, pp.87-112

Publisher: JAI Press Inc

Country of Publication: USA

Publication Date: 1998

ISSN: 1096-7516

SICI: 1096-7516(1998)1:2L.87:CRIC;1-#

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical &  
Production Engineering)

INSPEC Update Issue: 1998-044

Copyright: 1998, IEE

Identifiers: close readings; Internet corporate financial reporting;  
critical pedagogy; information highway; university accounting students;  
business students; moral accountability; corporate Websites; critical  
scrutiny; higher education business school curriculum;  
curriculum strategy; Internet financial reporting;  
curriculum objective; cyberspace; critical interrogation

11/3,K/2        (Item 2 from file: 2)  
DIALOG(R)File   2:INSPEC  
(c) 2009 The IET. All rts. reserv.

07056974

Title: Linking students around the world: the World Bank's new educational  
technology program

Authors(s): Carlson, S.; Hawkins, R.

Author Affiliation: World Link for Dev. Program, World Bank, Washington,  
DC, USA

Journal: Educational Technology, vol.38, no.5, pp.57-60

Publisher: Educational Technology Publications

Country of Publication: USA

Publication Date: Sept.-Oct. 1998

ISSN: 0013-1962

SICI: 0013-1962(199809/10)38:5L.57:LSAW;1-D

CODEN: EDTCAW

Language: English

Subfile(s): B (Electrical & Electronic Engineering); C (Computing &  
Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1998-042

Copyright: 1998, IEE

Identifiers: World Bank educational technology program;  
Internet; communication; collaboration; World Links for  
Development Program; electronic mail; students; developing  
countries

11/3,K/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2009 The IET. All rts. reserv.

06219298

Title: Techno Teacher/Techno Kid  
Authors(s): Spierer, K.G.  
Author Affiliation: MassPEP Inc., MA, USA  
Book Title: Proceedings. Frontiers in Education 1995 25th Annual  
Conference. Engineering Education for the 21st Century (Cat.  
No.95CH35867)  
Inclusive Page Numbers: 4b3.11 vol.2  
Publisher: IEEE, New York, NY  
Country of Publication: USA  
Publication Date: 1995  
Conference Title: Proceedings Frontiers in Education 1995 25th Annual  
Conference. Engineering Education for the 21st Century  
Conference Date: 1-4 Nov. 1995  
Conference Location: Atlanta, GA, USA  
Conference Sponsor: IEEE Educ. Soc. ASEE Educ. Res. & Methods Div. IEEE  
Comput. Soc  
Editor(s): Budny, D.; Herrick, B.  
ISBN: 0 7803 3022 6  
Item Identifier (DOI): <http://dx.doi.org/10.1109/FIE.1995.483194>  
Part: vol.2  
Number of Pages: 2 vol. (xv+472+532)  
Language: English  
Subfile(s): B (Electrical & Electronic Engineering); E (Mechanical &  
Production Engineering)  
INSPEC Update Issue: 1996-011  
Copyright: 1996, IEE

Identifiers: ...Inc.; MassPEP; teachers; student competitions; integrated  
curriculum module design; applied technology disciplines; career  
awareness; hands-on activities; teamwork; urban systemic change; parents  
; industry/community partners; financial resources; program  
planning; career counseling; mentoring; college prospects;  
electronic component; information exchanges; leadership skills;  
academic achievement; confidence; self-esteem; student-centered  
activities

11/3,K/4 (Item 4 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2009 The IET. All rts. reserv.

04419592

Title: Corporate sponsored software [educational packages]  
Authors(s): Moersch, C.M.

Author Affiliation: Learning Quest Inc., Corvallis, OR, USA  
Journal: Computing Teacher, vol.16, no.5, pp.53-4  
Country of Publication: USA  
Publication Date: Feb. 1989  
ISSN: 0278-9175  
CODEN: CTEADA  
Language: English  
Subfile(s): C (Computing & Control Engineering)  
INSPEC Update Issue: 1989-017  
Copyright: 1989, IEE

Abstract: ...can get an equivalent or better package for less money or perhaps the cost of postage? A new form of corporate philanthropy called corporate sponsored software has made such programs a reality.  
Money and Banking: A Financial Education Program for the 1980s, Project Water Works, and Electronic Navigator all represent this new breed of program. Each addresses a curriculum priority area where supplemental commercial software does not exist, is of inferior quality...

11/3,K/5 (Item 5 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2009 The IET. All rts. reserv.

03173775  
Title: Software directory [IBM PC]  
Journal: PC User, pp.93-6  
Country of Publication: UK  
Publication Date: Dec. 1983  
ISSN: 0263-5720  
CODEN: PCUSDW  
Language: English  
Subfile(s): C (Computing & Control Engineering); D (Information Technology for Business)  
INSPEC Update Issue: 1984-002  
Copyright: 1984, IEE

Abstract: A list of the latest software packages for the IBM personal computers is arranged according to application area. Areas covered are accounting, communications, data management, education, engineering, financial planning, program generators, word processing, critical path analysis, manufacturing control, accountancy, retail trade, pig farming, building and entertainment  
Identifiers: software packages; IBM personal computers; accounting; communications; data management; education; engineering; financial planning; program generators; word processing; critical path analysis; manufacturing control; accountancy; retail trade; pig farming; building; entertainment

11/3,K/6 (Item 6 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2009 The IET. All rts. reserv.

03107071

Title: Automated financial planning  
Authors(s): Horton, R.L.; Eerkes, G.L.  
Author Affiliation: Gonzaga Univ., Spokane, WA, USA  
Inclusive Page Numbers: 78-81  
Publisher: California Educ. Comput. Consortium, California  
Country of Publication: USA  
Publication Date: 1981  
Conference Title: 1981 Western Educational Computing Conference and Trade Show  
Conference Date: 19-20 Nov. 1981  
Conference Location: San Francisco, CA, USA  
Conference Sponsor: California Educ. Comput. Consortium  
Number of Pages: ix+185  
Language: English  
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)  
INSPEC Update Issue: 1983-010  
Copyright: 1983, IEE

Abstract: In the summer of 1980, a financial planning model program was prepared for Gonzaga University that addresses both the annual budgeting process and long range forecasting. The authors describe the general design and structure of that program. The design is...

11/3,K/8 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01630766 ORDER NO: AAD98-24722  
THE PRESIDENT-PRINCIPAL MODEL IN UNITED STATES CATHOLIC HIGH SCHOOLS: A PROFILE OF SCHOOLS, ROLES, AND RESPONSIBILITIES  
Author: MULLEN, ROBERT JOSEPH  
Degree: ED.D.  
Year: 1998  
Corporate Source/Institution: SPALDING UNIVERSITY (0965)  
Source: VOLUME 59/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 387. 104 PAGES

...roles of instructional leader of the school, educational leader, and as the primary contact with students, parents, and faculty. President's responsibilities are most often reported to be in the areas of alumni relations, school marketing initiatives, financial aid programs, and oversight of the physical plant facility. The principal is most often seen responsible for curriculum development, student record keeping, student discipline, counseling, and health...

11/3,K/9 (Item 3 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01564420 ORDER NO: AAD97-22062  
DOES FINANCIAL AID HELP STUDENTS CHOOSE TO ATTEND HIGHER PRICED COLLEGES AND UNIVERSITIES?

Author: PERNA, LAURA WALTER  
Degree: PH.D.  
Year: 1997  
Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)  
Source: VOLUME 58/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 399. 188 PAGES

...Congress is scheduled to consider reauthorizing the Higher Education Act again in 1997, and this dissertation provides a current assessment of the effectiveness of student financial aid programs toward achieving educational opportunity.

Descriptive and regression analyses are used to examine the effects of financial aid upon the price of institution attended by full-time dependent freshmen who first enrolled at their...

11/3,K/10 (Item 4 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01533881 ORDER NO: AAD97-10337  
STRICT SCRUTINY OF RACE-BASED FINANCIAL AID: CURRENT LEGAL STATUS AND FUTURE PROSPECTS

Author: BABICH MORROW, CECILE  
Degree: ED.D.  
Year: 1996  
Corporate Source/Institution: ARIZONA STATE UNIVERSITY (0010)  
Source: VOLUME 57/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 4196. 142 PAGES

...also be cognizant of the legal rights of non-minority applicants, who may claim to be victims of "reverse discrimination."

The purpose of this policy analysis was: (1) to clarify the current status of university race-based financial aid programs by: (a) analyzing Supreme Court and other federal cases relevant to race-based financial aid programs on public college and university campuses, and (b) extracting the salient constitutional principles that apply to college and university race-based financial aid programs; (2) to document the types of race-based financial aid programs that are currently employed at Arizona State University to recruit and retain minority students; (3) to analyze Arizona State University's current race-based financial aid programs against the salient constitutional principles; and (4) to provide a coherent and comprehensive set of guidelines and recommendations (create a template) for colleges and universities...

11/3,K/11 (Item 5 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01374743 ORDER NO: AAD94-27893  
THE IMPACT OF STUDENT DEBT ON POST-BACCALAUREATE DECISIONS: A FOCUS ON EDUCATIONAL CHOICE (FINANCIAL AID)

Author: MURPHY, SUSAN HILLS  
Degree: PH.D.

Year: 1994  
Corporate Source/Institution: CORNELL UNIVERSITY (0058)  
Source: VOLUME 55/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1158. 258 PAGES

...to their own early aspirations, family background and experiences in college as much more influential. They also reference the marketplace and the influence of graduate school financial aid programs.

The results of the High School and Beyond data analyses are consistent with these trends. Debt is positively related to the plans to pursue advanced study at the doctoral and professional level, although its influence...

11/3,K/12 (Item 6 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01294490 ORDER NO: AAD93-18909  
LISTENING TO LEARNERS: A LIMITED RESOURCE AUDIENCE ANALYSIS FOR EXTENSION  
EDUCATION IN FINANCIAL MANAGEMENT  
Author: SWANSON, JOSEPHINE ANNE  
Degree: PH.D.  
Year: 1993  
Corporate Source/Institution: CORNELL UNIVERSITY (0058)  
Source: VOLUME 54/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 404. 305 PAGES

This study examined the perspectives of limited resource adults for financial management education. Curricula content of three financial management programs were also analyzed. The qualitative adult education and financial management categories constructed from learner and educator interviews were compared to curricular thematic content. Suggestions for program development were formulated.

There is a...

11/3,K/13 (Item 7 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01290578 ORDER NO: AAD93-14866  
A REVIEW OF ECONOMIC TOOLS IN THE DEVELOPMENT OF A FINANCIAL  
SIMULATION COMPUTER PROGRAM FOR MIDDLE SCHOOL  
STUDENTS (CAI)  
Author: FLEMISTER, MICHAEL GILBERT  
Degree: PH.D.  
Year: 1993  
Corporate Source/Institution: UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN  
(0090)  
Source: VOLUME 54/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 152. 157 PAGES

A REVIEW OF ECONOMIC TOOLS IN THE DEVELOPMENT OF A FINANCIAL

SIMULATION COMPUTER PROGRAM FOR MIDDLE SCHOOL  
STUDENTS (CAI)

11/3,K/14 (Item 8 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01251676 ORDER NO: AAD92-37285  
HISTORY OF THE PHOENIX BOYS CHOIR: FROM 1947 THROUGH 1989 (ARIZONA, CHOIRS)  
Author: SHAFFER, RICHARD EDWARD  
Degree: D.M.A.  
Year: 1992  
Corporate Source/Institution: ARIZONA STATE UNIVERSITY (0010)  
Source: VOLUME 53/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2157. 345 PAGES

...purpose of this study was to record the history of the PBC, from its official beginning in 1947 until the fall 1989 reorganization, and to analyze the choir's organizational/financial structure, educational program, and community service functions. Primary sources for the study were personal interviews and the PBC files and archives.

The following factors were found to have...

11/3,K/15 (Item 9 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01145235 ORDER NO: AAD91-06444  
THE POLITICS OF HIGHER EDUCATION: A CASE STUDY OF THE ILLINOIS COLLEGE SAVINGS BOND PROGRAM (PREPAID TUITION, COLLEGE SAVINGS BOND)  
Author: MACKEY, KRISTINE KIEFER  
Degree: ED.D.  
Year: 1990  
Corporate Source/Institution: THE UNIVERSITY OF FLORIDA (0070)  
Source: VOLUME 51/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3290. 128 PAGES

...of state and federal intervention, one state took action. Illinois leaders drafted bills to address the problem and ultimately passed legislation which authorized the Illinois College Savings Bond Program.

The purpose of this study was to analyze the process by which the Illinois College Savings Bond Program was created, and to assess the effectiveness of that program in addressing the problems of higher education affordability.

Data were collected via systematic interview with...

11/3,K/16 (Item 10 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01101309 ORDER NO: AAD90-12759

COMPUTERIZED FINANCIAL PLANNING FOR SCHOOL DISTRICTS IN THE UNITED STATES

Author: GRAFF, LOIS MARIE

Degree: PH.D.

Year: 1989

Corporate Source/Institution: MASSEY UNIVERSITY (NEW ZEALAND) (0399)

Source: VOLUME 50/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3849. 309 PAGES

...State of Ohio. More than forty percent (43.3%) replied. It was found that more than half of the respondents (54.5%) have long range financial plans, but few school districts (20.5%) conduct financial planning on computers. Of the districts operating computerized financial models, 68.5% use micro computers in preference to mainframes or minis. School district treasurers and superintendents take part...

11/3,K/17 (Item 11 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2009 ProQuest Info&Learning. All rts. reserv.

1053746 ORDER NO: AAD82-29121

A STUDY OF THE EFFECT OF FORMAT OF PRESENTATION ON USERS UNDERSTANDING OF FINANCIAL REPORTS

Author: KAMNIKAR, JUDITH ANN

Degree: PH.D.

Year: 1982

Corporate Source/Institution: UNIVERSITY OF DENVER (0061)

Source: VOLUME 43/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2382. 225 PAGES

...reporting experiment was designed for one nonbusiness industry--colleges and universities.

Promulgated accounting doctrine applicable to colleges and universities was reviewed and a consensus of financial reporting objectives was identified. Financial information for Example University, the hypothetical reporting entity, was presented in the conventional fund accounting format financial statements and in alternate reporting format financial statements developed for this study. A three part...

11/3,K/18 (Item 12 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2009 ProQuest Info&Learning. All rts. reserv.

1029652 ORDER NO: AAD88-25192

THE WORLD BANK AND EDUCATIONAL DEVELOPMENT IN DEVELOPING NATIONS: AN ANALYSIS OF EDUCATION PROGRAMS, PRIORITIES, POLICIES AND STRATEGIES, 1963-1987

Author: THAKUR, DAN SINGH

Degree: ED.D.

Year: 1988

Corporate Source/Institution: COLUMBIA UNIVERSITY TEACHERS COLLEGE (0055 )

Source: VOLUME 49/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.



PAGE 2458. 158 PAGES

...visits to the Bank's headquarters in Washington, D.C., and personal contacts, informal interviews and discussions, correspondence with the Bank, and extensive library searches.

Analysis of the World Bank's education programs, priorities, policies, and strategies in developing countries revealed that the Bank continues to make a substantial impact on the educational development of these nations. This...

11/3,K/19 (Item 13 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

0978147 ORDER NO: AAD88-00582  
AN ANALYSIS OF FINANCIAL EDUCATION PROGRAMS IN  
ENTREPRENEURIAL AND EDUCATIONAL ORGANIZATIONS  
Author: HARPER, RONALD BRUCE  
Degree: ED.D  
Year: 1987  
Corporate Source/Institution: UNIVERSITY OF SAN FRANCISCO (6019)  
Source: VOLUME 48/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2774. 244 PAGES

AN ANALYSIS OF FINANCIAL EDUCATION PROGRAMS IN  
ENTREPRENEURIAL AND EDUCATIONAL ORGANIZATIONS

This study investigates and analyzes the content, development, and implications of selected financial education programs that currently exist in both entrepreneurial and educational organizations. A primary emphasis is placed on the rationality bases of these programs in order to understand their foundations and implications for practice. A secondary emphasis focuses on the curricular content of these financial education programs with an in-depth analysis of how these programs reflect, recreate, and regenerate belief systems endorsed by leaders in financial education.

To assess current financial education programs, the researcher has analyzed and documented different forms of technology, values, and self-empowerment. This study includes an inquiry into the historical context of financial education through an extensive...

...facilitated understanding rather than explanation alone. Both practical and political agendas are included, because meaning changes could not emerge from neutral or systemic forms of analysis.

The findings of this research have importance for financial education programs in the areas of self-empowerment, avoidance of the colonization of the lifeworlds (Habermas 1984), and the demystification of technical language (Edelman 1977), utilized in...

11/3,K/20 (Item 14 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

895441 ORDER NO: AAD85-23329

MERIT PAY: THE IMPACT ON TEACHERS AND SCHOOLS (PERFORMANCE, FINANCIAL INCENTIVES)

Author: JAMENTZ, CATHERINE C.

Degree: ED.D.

Year: 1985

Corporate Source/Institution: HARVARD UNIVERSITY (0084)

Source: VOLUME 46/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2148. 243 PAGES

...all teachers to improve the quality of their performance. Opponents warn that these policies are inappropriate, ineffective and divisive to the working relationships within a school. This study analyzes four performance-based financial incentive programs in practice and explores some of the basic assumptions about merit pay and its impact on teachers and working conditions in schools.

The programs in...

11/3,K/21 (Item 15 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2009 ProQuest Info&Learning. All rts. reserv.

876198 ORDER NO: AAD85-05747

AN EXPERIMENTAL ANALYSIS OF THE GENERALIZATION OF BANKING SKILLS FROM THE CLASSROOM TO TRAINED AND UNTRAINED BANK SETTINGS IN THE COMMUNITY (SIMULATION, FUNCTIONAL SKILLS, MENTAL RETARDATION, CURRICULA)

Author: BOURBEAU, PHILIP EDWARD, JR.

Degree: PH.D.

Year: 1984

Corporate Source/Institution: UNIVERSITY OF OREGON (0171)

Source: VOLUME 46/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 119. 116 PAGES

...single-subject multiple baseline design with probes was used to demonstrate the functional effect of the training program. Four subjects were trained individually in a simulated bank setting at their school. Performance of savings account operations was measured in the classroom, at the bank for which the curriculum was designed, and at another bank in the community for which subjects...

11/3,K/22 (Item 16 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2009 ProQuest Info&Learning. All rts. reserv.

837478 ORDER NO: AAD84-05307

DEVELOPING A STRATEGIC FINANCIAL PLAN FOR A MAJOR STATE UNIVERSITY: AN ANALYSIS OF THE FINANCIAL PLANNING OF THE UNIVERSITY OF MASSACHUSETTS AT AMHERST

Author: STINE, GLEN R.

Degree: ED.D.

Year: 1983

Corporate Source/Institution: HARVARD UNIVERSITY (0084)

Source: VOLUME 44/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3614. 137 PAGES

DEVELOPING A STRATEGIC FINANCIAL PLAN FOR A MAJOR STATE  
UNIVERSITY: AN ANALYSIS OF THE FINANCIAL PLANNING OF THE  
UNIVERSITY OF MASSACHUSETTS AT AMHERST

11/3,K/23 (Item 17 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

801222 ORDER NO: AAD83-03474  
ESSAYS ON ECONOMIC ASPECTS OF EDUCATIONAL CHOICE  
Author: VENTI, STEVEN FRANCIS  
Degree: PH.D.  
Year: 1982  
Corporate Source/Institution: HARVARD UNIVERSITY (0084)  
Source: VOLUME 43/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3074. 175 PAGES

...excluding some persons from schools, test scores do not appear to  
be an overriding constraint on college opportunities.

The final chapter investigates the determinants of college  
financial aid offers. A model is developed to discern  
between the often conflicting criteria of financial "need" and academic  
"merit" in the determination of discretionary aid offers. Contrary to the  
...

11/3,K/24 (Item 18 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

790476 ORDER NO: AAD82-23712  
THE IMPACT OF FEDERAL FINANCIAL ASSISTANCE PROGRAMS FOR HIGHER EDUCATION:  
A SURVEY OF MINORITIES AT TWO CALIFORNIA UNIVERSITIES  
Author: OLSON, RALPH ERIC  
Degree: PH.D.  
Year: 1981  
Corporate Source/Institution: SAINT LOUIS UNIVERSITY (0193)  
Source: VOLUME 43/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1376. 165 PAGES

...education, the students' knowledge concerning the various financial  
aid programs available, and their evaluation of the adequacy of the  
information they received prior to high school graduation about the  
various financial aid programs.

Simple non-inferential statistics were utilized in analyzing  
the data collected from the survey. Students from each of the campuses were  
compared and contrasted to determine the extent to which the financial aid  
...

11/3,K/25 (Item 19 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

751004 ORDER NO: AAD81-16157

PROGRAM DEVELOPMENT, DEMOGRAPHIC SHIFTS, AND FUNDING CHANGE: A DESCRIPTIVE STUDY OF A COMMUNITY COLLEGE

Author: HOGAN, DONALL JAMES

Degree: PH.D.

Year: 1981

Corporate Source/Institution: UNITED STATES INTERNATIONAL UNIVERSITY (0239)

Source: VOLUME 42/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 479. 156 PAGES

...of demand regarding these offerings. All data were secured from state, federal, county, college, high school and elementary school records to provide an intensive, detailed analysis of demographic, financial and program data of De Anza College. These data were used to analyze current conditions and practices to make sure intelligent plans for improving De Anza College.

Results. Analysis of data concluded that since 1973 there has been

...

11/3,K/26 (Item 20 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2009 ProQuest Info&Learning. All rts. reserv.

736135 ORDER NO: AAD81-00589

THE FINANCIAL MILIEU OF PRIVATE HIGHER EDUCATION: AN ASSESSMENT BY SELECTED ADMINISTRATORS

Author: SEWELL, ANN CLINTON

Degree: PH.D.

Year: 1980

Corporate Source/Institution: THE UNIVERSITY OF ALABAMA (0004)

Source: VOLUME 41/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3451. 186 PAGES

...most institutions indicated they were engaged in fund drives, few institutions from other classifications supported the increased emphasis on the development function.

Proposed increases included computer support, continuing education, faculty development, and additional financial aid programs. Cutbacks are planned for existing courses, existing programs, and general staff positions. Few creative adaptations were revealed by the study respondents, particularly at the Research...

11/3,K/27 (Item 21 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2009 ProQuest Info&Learning. All rts. reserv.

335717 ORDER NO: AAD68-18223

AN ANALYSIS OF THE IMPACT OF FEDERALLY SUPPORTED STUDENT FINANCIAL AID PROGRAMS IN INSTITUTIONS OF HIGHER EDUCATION IN THE STATE OF WEST VIRGINIA

Author: MCGEE, HAROLD JOHNSTON

Degree: ED.D.

Year: 1968

Corporate Source/Institution: UNIVERSITY OF VIRGINIA (0246)

Source: VOLUME 29/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2531. 193 PAGES

AN ANALYSIS OF THE IMPACT OF FEDERALLY SUPPORTED STUDENT  
FINANCIAL AID PROGRAMS IN INSTITUTIONS OF HIGHER  
EDUCATION IN THE STATE OF WEST VIRGINIA

11/3,K/28 (Item 22 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

314428 ORDER NO: AAD67-16751  
AN ANALYSIS OF THE SCHOOL FINANCIAL AID PROGRAM FOR  
THE STATE OF NEW YORK--WITH RECOMMENDATIONS FOR ITS IMPROVEMENT  
Author: COWLE, IRVING MARVIN  
Degree: ED.D.  
Year: 1967  
Corporate Source/Institution: COLUMBIA UNIVERSITY (0054)  
Source: VOLUME 28/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2475. 193 PAGES

AN ANALYSIS OF THE SCHOOL FINANCIAL AID PROGRAM FOR  
THE STATE OF NEW YORK--WITH RECOMMENDATIONS FOR ITS IMPROVEMENT

11/3,K/29 (Item 23 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

250152 ORDER NO: AAD63-05823  
AN ANALYSIS OF THE BASIC FINANCIAL SUPPORT PROGRAM FOR  
THE COMMON SCHOOLS IN THE STATE OF WASHINGTON FROM 1945 THROUGH 1961  
Author: LINDBLOOM, MELVIN ROGER  
Degree: ED.D.  
Year: 1963  
Corporate Source/Institution: WASHINGTON STATE UNIVERSITY (0251)  
Source: VOLUME 24/03 OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1052. 100 PAGES

AN ANALYSIS OF THE BASIC FINANCIAL SUPPORT PROGRAM FOR  
THE COMMON SCHOOLS IN THE STATE OF WASHINGTON FROM 1945 THROUGH 1961

11/3,K/30 (Item 1 from file: 99)  
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2009 The HW Wilson Co. All rts. reserv.

2044173 H.W. WILSON RECORD NUMBER: BAST00013111  
Qualified state tuition plans: a new generation of college savings plans  
Crandall, Rick;  
Plating and Surface Finishing v. 87 no1 (Jan. 2000) p. 56-7  
DOCUMENT TYPE: Feature Article ISSN: 0360-3164

...ABSTRACT: much money as possible for a college education. These  
programs allow individuals to contribute substantial amounts of money

toward higher education expenses and gain significant tax benefits. Also known as Section 529 College Savings Plans, these programs mean that annual contributions of up to \$10,000 per beneficiary can be exempt from federal gift and generation-skipping transfer taxes.

11/3,K/31 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

07851698 NYT Sequence Number: 024953001217  
STATE'S COLLEGE TAX SAVINGS PLAN SHIFTS TO ALLOW  
MORE INVESTMENTS  
Eaton, Leslie  
New York Times, Col. 1, Pg. 57, Sec. 1  
Sunday December 17 2000

STATE'S COLLEGE TAX SAVINGS PLAN SHIFTS TO ALLOW  
MORE INVESTMENTS

11/3,K/32 (Item 2 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

07631580 NYT Sequence Number: 077534980929  
STATE OFFERS SAVINGS PLAN FOR COLLEGE  
Arenson, Karen W  
New York Times, Col. 5, Pg. 1, Sec. B  
Tuesday September 29 1998

ABSTRACT:

New York, joining growing number of states that give tax breaks for college savings, inaugurates program that allows parents to save thousands of dollars in state taxes as they put aside money for child's college education; taxpayers who live or work in New York will be able to deduct total of...

CORRECTION:

11/3,K/33 (Item 3 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

07541782 NYT Sequence Number: 908746970902  
HELP FOR COLLEGE EXPENSES  
Mckinley, Jesse  
New York Times, Col. 1, Pg. 1, Sec. B  
Tuesday September 2 1997

ABSTRACT:

...pay state tax on the interest; accounts, which can be opened for as little as \$25 a month, take advantage of recent changes in Federal tax laws allowing tax deferral of earnings for savings

programs established for college education; bill also provides \$500 bonuses to New Jersey students if they attend college in state (S) (New Jersey Daily Briefing)

CORRECTION:

11/3,K/35 (Item 5 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

07495538 NYT Sequence Number: 378399970128  
TAX-FREE SAVINGS PLAN URGED IN ALBANY FOR COLLEGE  
TUITION  
Arenson, Karen W  
New York Times, Col. 3, Pg. 1, Sec. B  
Tuesday January 28 1997

TAX-FREE SAVINGS PLAN URGED IN ALBANY FOR COLLEGE  
TUITION

11/3,K/36 (Item 6 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

05337863 NYT Sequence Number: 228865881127  
COLLEGE SAVINGS PLAN ATTRACTING INVESTORS  
Associated Press  
New York Times, Col. 1, Pg. 15, Sec. 23  
Sunday November 27 1988

ABSTRACT:

Officials in office of Connecticut State Treasurer report that response to first state-sponsored college savings plan in New England has been extraordinary; investors had placed up to 1,300 orders by second day of two-week pre-order period; bonds, known...

CORRECTION:

11/3,K/37 (Item 7 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

05324015 NYT Sequence Number: 120404881017  
THE BIZARRE WAR ON 'STARS'  
REISCHAUER, ROBERT D  
New York Times, Col. 2, Pg. 21, Sec. 1  
Monday October 17 1988

ABSTRACT:

Robert D Reischauer article on Democratic Presidential candidate Gov Michael S Dukakis's plan for financial aid program for college students that would piggyback educational loan charges

onto their employee payroll tax; drawing

CORRECTION:

11/3,K/38 (Item 8 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

04818334 NYT Sequence Number: 040164860914  
PAYING FOR SCHOOL COSTS, NO EASY TASK  
New York Times, Col. 1, Pg. 48, Sec. 12  
Sunday September 14 1986

ABSTRACT:

Continuing rise in tuition costs and changes in tax laws and student loan programs are forcing families to rethink their financial plans for childrens' college educations; most popular vehicles for parents are being shut down by tax revision; drawing; graphs (special section, Personal Finance) (M)

CORRECTION:

11/3,K/39 (Item 9 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

04519925 NYT Sequence Number: 995827850917  
(Article on Marymount College-Chase Manhattan Bank Mentorship Program, which matches students with professionals in their career fields for one-to-one advisory relationship; Marymount aide Lynne Davis says program is about learning what it means to work as Manhattan professional; photos (M))  
KLEMESRUD, JUDY  
New York Times, Col. 1, Pg. 1, Sec. 3  
Thursday May 16 1985

(Article on Marymount College-Chase Manhattan Bank Mentorship Program, which matches students with professionals in their career fields for one-to-one advisory relationship; Marymount aide Lynne Davis says program is about learning what it means...

11/3,K/40 (Item 10 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

01005574 NYT Sequence Number: 043515800215  
(11th in series Your Taxes, A Guide to Preparing 1979 Returns, advises on preparing state income taxes required in NY State, NJ and 40 other states. Discusses recent NY State tax developments, including Parents and Students Savings Plan for accumulating college education fund, tuition deduction plan and household and real property credits (L).)  
RANKIN, DEBORAH



New York Times, Col. 1, Pg. 1, Sec. 4  
Friday February 15 1980

...A Guide to Preparing 1979 Returns, advises on preparing state income taxes required in NY State, NJ and 40 other states. Discusses recent NY State tax developments, including Parents and Students Savings Plan for accumulating college education fund, tuition deduction plan and household and real property credits (L.).

11/3,K/41 (Item 11 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

00943119 NYT Sequence Number: 060955790318  
(NYS Legis extends to Apr 15 time parents can deduct money they deposit under Parents and Students Savings Plan (PASS account), up to \$750, from their income for state-income tax purposes. Acts because banks were slow in making accts available (S).)  
GOLDMAN, ARI L  
New York Times, Col. 1, Pg. 25  
Sunday March 18 1979

DESCRIPTORS: BANKS AND BANKING; COLLEGES AND UNIVERSITIES; EDUCATION AND SCHOOLS; FINANCES; INCOME TAX; PARENTS AND STUDENTS SAVINGS PLAN (PASS); PASS (PARENTS AND STUDENTS SAVINGS PLAN); SAVINGS ACCOUNTS AND CERTIFICATES; TAXATION

11/3,K/42 (Item 12 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

00906263 NYT Sequence Number: 024099790824  
(Mary F Berry, US Asst Sec for Education, reports agreement on financial oversight plan and schedule for repaying debts that will permit Bishop College, predominantly black institution in Dallas, to participate in Federal aid programs. Agreement calls for college to repay nearly \$1.4 Million in debts by Aug 31 '85, and to permit Federal Govt and outside consultants to monitor its financial affairs for next 2 years. Major factor in agreement is special assistance for Bishop from United Negro College Fund, Ford Foundation and Dallas Citizens Council. College president, Milton K Curry, and some faculty and staff members were recently indicted in connection with alleged misuse of Federal money and college funds (S).)  
Associated Press  
New York Times, Col. 3, Pg. 15, Sec. 4  
Friday August 24 1979

(Mary F Berry, US Asst Sec for Education, reports agreement on financial oversight plan and schedule for repaying debts that will permit Bishop College, predominantly black institution in Dallas, to participate in Federal aid programs. Agreement calls for college...

11/3,K/43 (Item 13 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2009 The New York Times. All rts. reserv.

00573222 NYT Sequence Number: 035567751113  
(NJ Gov Byrne tells Dem legis ledaers that NJ faces biggest deficit in its fiscal history and only a state income tax can help resolve it. There is virtually no agreement among Dems on how to resolve impending deficit. Sen J Harkala suggests firing a lot of people or closing down 'something'. Sen M Feldman show little enthusiasm for tax. Rev of NJ's fiscal problems. Sen Pres Frank J Dodd and Sen J P Dugan have said adm should attempt to put through modest state income tax to pay for school financial plan and leave other taxes to deal with deficit (M).)

SULLIVAN, RONALD  
New York Times, Col. 1, Pg. 87  
Thursday November 13 1975

...NJ's fiscal problems. Sen Pres Frank J Dodd and Sen J P Dugan have said adm should attempt to put through modest state income tax to pay for school financial plan and leave other taxes to deal with deficit (M).)

11/3,K/44 (Item 1 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2009 The New York Times. All rts. reserv.

08075100 NYT Sequence Number: 000000000921  
BILL BRADLEY JOINS FIRM THAT SEEKS TO INCREASE COLLEGE-TUITION SAVINGS  
Wall Street Journal, Col. 6, Pg. 16, Sec. B  
Thursday September 21 2000

ABSTRACT:

Former Senator Bill Bradley says he will become a board member and adviser for marketing firm uPromise Inc, which helps consumers set up tax-deferred savings plans for college (S)

CORRECTION:

11/3,K/45 (Item 2 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2009 The New York Times. All rts. reserv.

08006072 NYT Sequence Number: 000000981224  
COLLEGE SAVINGS PLAN IN STATES CATCH ON FAST  
Hube, Karen  
Wall Street Journal, Col. 3, Pg. 1, Sec. C  
Thursday December 24 1998

ABSTRACT:

Your Money Matters column notes about 15 states launched new sort of state-education-savings plans that are essentially tax-advantaged investment portfolios, and about six more are expected to add such plans in 1999 (M)

CORRECTION:

11/3,K/46 (Item 3 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2009 The New York Times. All rts. reserv.

07948932 NYT Sequence Number: 000000970808  
YOUR MONEY MATTERS: WEEKEND REPORT: STATE-RUN COLLEGE-  
SAVINGS PROGRAMS WIN TAX BREAK, AS NEW YORK, OTHERS  
SIGN ON  
Asinof, Lynn  
Wall Street Journal, Col. 3, Pg. 1, Sec. C  
Friday August 8 1997

YOUR MONEY MATTERS: WEEKEND REPORT: STATE-RUN COLLEGE-  
SAVINGS PROGRAMS WIN TAX BREAK, AS NEW YORK, OTHERS  
SIGN ON

ABSTRACT:

Your Money Matters column looks at the growing number of college savings programs that have gotten a boost under the new tax law by allowing families to save for room and board costs as well as tuition; only 15 state have such programs operating but 12 states...

CORRECTION:

11/3,K/47 (Item 4 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2009 The New York Times. All rts. reserv.

07943570 NYT Sequence Number: 000000970618  
CONSERVATIVES EXTEND GRUDGING SUPPORT TO ROTH TAX PLAN, BUT WILL SEEK  
CHANGES  
Hitt, Greg  
Wall Street Journal, Col. 1, Pg. 3, Sec. A  
Wednesday June 18 1997

ABSTRACT:

...in Senate grudgingly support Senate Finance Committee chmn William Roth's \$138 billion tax-cut package, but vow to seek changes; Christian Coalition opposed child tax credit linked to education savings account; chart (M)

CORRECTION:

11/3,K/48 (Item 5 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2009 The New York Times. All rts. reserv.

07920410 NYT Sequence Number: 000000961111  
NEW TAX LAW SPURS MORE STATES TO TAKE A CLOSER LOOK AT COLLEGE-  
SAVINGS PLANS

Burns, Judith  
Wall Street Journal, Col. 4, Pg. 9A, Sec. B  
Monday November 11 1996

NEW TAX LAW SPURS MORE STATES TO TAKE A CLOSER LOOK AT COLLEGE-  
SAVINGS PLANS

ABSTRACT:

College Savings Plan Network reports 12 states offer investment programs to help parents pay for their children's college education, with six more close to introducing such a program; 21...

CORRECTION:

COMPANY NAMES: College Savings Plan Network

11/3,K/49 (Item 6 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2009 The New York Times. All rts. reserv.

07023879  
CLINTON SAYS HE WON'T SIGN TAX-CUT BILL UNLESS IT INCLUDES EDUCATION  
INCENTIVES  
Wall Street Journal, Col. 3, Pg. 2, Sec. A  
Thursday April 13 1995

ABSTRACT:

...he will not sign a tax-cut bill that does not include a break to encourage educational opportunities for the middle class; the House-approved tax package includes a provision for a tax-favored savings account that could be used to pay college tuition, but that clearly does not go far enough to satisfy Clinton; drawing (M)

CORRECTION:

11/3,K/50 (Item 7 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2009 The New York Times. All rts. reserv.

06017443  
BANK ACCUSES THE TREASURY OF 'DECEPTIVE' ADVERTISING  
Wall Street Journal, Col. 6, Pg. 15, Sec. C  
Wednesday June 26 1991

ABSTRACT:

College Savings Bank of Princeton, which specializes in college savings program, alleges that Treasury Department is using deceptive advertising campaign to sell US savings bonds that offer some taxpayers tax break for higher education (S)

CORRECTION:

11/3,K/51 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.

06437514  
John Hancock aims for 6 pc market share by 2000  
MALAYSIA: JOHN HANCOCK LAUNCHES EDUCATION PLAN  
New Straits Times (XAS) 28 Feb 1997 p. 24  
Language: ENGLISH

... Life Insurance (Malaysia) Sdn Bhd has signed a memorandum of understanding (MoU) with Dataprep Retail Sdn Bhd to provide free service to Dataprep's Futurekids Computer Learning Centre members on its education fund called John Hancock's University Savings Plus Programme (USP Programme). The USP programme allows parents to identify the amount of money they will require for their childrens education and make the necessary annual...

11/3,K/52 (Item 1 from file: 23)  
DIALOG(R)File 23:CSA Technology Research Database  
(c) 2009 CSA. All rts. reserv.

0002975158 IP ACCESSION NO: N86-31449  
Department of Housing and Urban Development-Independent Agencies  
Appropriations Bill, 1987

BOLAND  
Committee on Appropriations (U.S. House).  
PUBLICATION DATE: 1986

PUBLISHER: Washington: GPO

CONFERENCE:  
, UNITED STATES

RECORD TYPE: Abstract  
LANGUAGE: ENGLISH  
REPORT NO: H-REPT-99-731; GPO-61-562  
FILE SEGMENT: Aerospace & High Technology

DESCRIPTORS: \*Congressional reports; \*Environment protection;  
\*Federal budgets; \*Financial management; \*Nasa programs;  
\*Urban development; Construction; Consumers; Disasters; Education;  
Safety

^8/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0019306433 - Drawing available  
WPI ACC NO: 2009-L80664/200949  
Related WPI Acc No: 2009-H40734  
Earnings deduction refund amount reinvestment system for educational expense for child in financial institution, has establishment unit opening earnings deduction cash back account based on earnings deduction cash back

account information

Patent Assignee: SHINHAN BANK (SHIN-N)

Inventor: SANG KYU R

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
KR 2009074699	A	20090707	KR 200945163	A	20090522	200949 B
			KR 200752019	A	20070529	

Priority Applications (no., kind, date): KR 200752019 A 20070529; KR 200945163 A 20090522

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2009074699	A	KO	86	18	Division of application KR 200752019

Alerting Abstract ...ADVANTAGE - The system allows the client to open periodical installment savings account for the educational expenses for children, utilizes the interest earnings and tax refund of the periodical installment savings in the stock investment, provides tax refund having the interest earnings that is proportion to the safety and save...

Original Publication Data by Authority

Argentina

8/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0018533404 - Drawing available  
WPI ACC NO: 2009-A31800/200901  
XRPX Acc No: N2009-024228  
Identification verification device for use in e.g. mobile phone, has comparator coupled to input operable to compare received temporary code with verification code, where input receives identification verification query

Patent Assignee: BOALT A (BOAL-I)

Inventor: BOALT A

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20080313720	A1	20081218	US 2007764545	A	20070618	200901 B

Priority Applications (no., kind, date): US 2007764545 A 20070618

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20080313720	A1	EN	15	7	

Alerting Abstract ...USE - Identification verification device for a mobile phone. Can also be used for computer operating system, mobile phone, automated teller machine, email account, bank

account, membership, investment account, work account and school accounts...

Original Publication Data by Authority

Argentina

8/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0017891538 - Drawing available  
WPI ACC NO: 2008-H11877/200845  
XRPX Acc No: N2008-565542  
Account handling system for managing student transactions between bank and educational institutions in which database interface transmits and receives encrypted account identifier and user interface provides access to account balance  
Patent Assignee: ALLEN G (ALLE-I); KUNTZ K (KUNT-I)  
Inventor: ALLEN G; KUNTZ K  
Patent Family (1 patents, 1 countries)  
Patent Application  

Number	Kind	Date	Number	Kind	Date	Update
US 20080147562	A1	20080619	US 2006875040	P	20061215	200845 B
			US 2007956802	A	20071214	

Priority Applications (no., kind, date): US 2006875040 P 20061215; US 2007956802 A 20071214

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20080147562	A1	EN	8	3	Related to Provisional US 2006875040 Alerting Abstract ...NOVELTY - Two databases respectively store educational (308) and financial account (314) information and are controlled by computer system at bank (304) and educational (302) institution. Logic encrypts financial account identifier and associates it with educational account and decrypts encrypted identifier. Database interface transmits encrypted identifier and data and receives encrypted identifier from educational account database for decryption. A user interface...

Original Publication Data by Authority

Argentina

8/3,K/4 (Item 4 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0017533427 - Drawing available  
WPI ACC NO: 2008-D53870/200825  
XRPX Acc No: N2008-277418  
Method of managing multiple accounts associated with user such as bank account, involves sending signal representative of amalgamation of

information related to financial and health accounts of user, to user or designee of user

Patent Assignee: BENCH J P (BENC-I); BIRBARA L H (BIRB-I); BURKLEY M P (BURK-I); COLUNI B (COLU-I); KIM P C (KIMP-I); KLEINER A M (KLEI-I); PRASTOS N (PRAS-I); SCHNEIDER D (SCHN-I); THOMSON FINANCIAL LLC (THOM-N); THOMSON HEALTHCARE INC (THOM-N)

Inventor: BENCH J P; BIRBARA L H; BURKLEY M P; COLUNI B; KIM P C; KLEINER A M; PRASTOS N; SCHNEIDER D

Patent Family (3 patents, 120 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2008010881	A2	20080124	WO 2007US13623	A	20070607	200825 B
US 20080033871	A1	20080207	US 2006489213	A	20060719	200825 E
WO 2008010881	A3	20081106				200878 E

Priority Applications (no., kind, date): US 2006489213 A 20060719

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2008010881	A2	EN	63	19	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

WO 2008010881 A3 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

Alerting Abstract ...USE - Method of managing multiple accounts associated with user such as financial account e.g. bank account, mortgage account, tax account, education account, credit account, brokerage account and retirement account, health account such as benefits record, health insurance account, disability insurance account, long term care insurance account...

Original Publication Data by Authority

Argentina

8/3,K/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0015212893 - Drawing available  
WPI ACC NO: 2005-562918/200557  
Related WPI Acc No: 2008-G21848



XRPX Acc No: N2005-461536

Computer-implemented method of creating financial plan  
for funding of college education, involves creating plan  
specifying life insurance policy, schedule of college loans, consolidation  
loan and debt servicing recommendations

Patent Assignee: SNYDER W (SNYD-I); SNYDER K A (SNYD-I)

Inventor: SNYDER W; SNYDER W A

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20050171820	A1	20050804	US 2002159182	A	20020531	200557 B
			US 200595990	A	20050331	
US 7158950	B2	20070102	US 2002354373	P	20020205	200703 E
			US 2002159182	A	20020531	
			US 200595990	A	20050331	

Priority Applications (no., kind, date): US 2002354373 P 20020205; US  
2002159182 A 20020531; US 200595990 A 20050331

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050171820	A1	EN	55	21	C-I-P of application US 2002159182
US 7158950	B2	EN			Related to Provisional US 2002354373 C-I-P of application US 2002159182

Computer-implemented method of creating financial plan  
for funding of college education, involves creating plan  
specifying life insurance policy, schedule of college loans, consolidation  
loan and debt servicing recommendations

#### Original Publication Data by Authority

Argentina

8/3,K/6 (Item 6 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0015203234 - Drawing available

WPI ACC NO: 2005-553247/200556

XRPX Acc No: N2005-453482

Charitable contributions collection method in school, involves promoting of  
products or services wanted by community and provided by vendors or  
businesses, within local communities, by schools

Patent Assignee: HOUSTON INDEPENDENT SCHOOL DISTRICT (HOUS-N)

Inventor: LOCKHART J M; STURM L G

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20050165620	A1	20050728	US 2004535254	P	20040109	200556 B
			US 200529751	A	20050105	

Priority Applications (no., kind, date): US 2004535254 P 20040109; US  
200529751 A 20050105

# Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050165620	A1	EN	18	3	Related to Provisional US 2004535254

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...clearing bank in communication with the communication network, the clearing bank having a clearing bank computer having access to a clearing bank database to store information regarding deposits, withdrawals, and interest earned over time for each bank account created for each participant school, and having clearing bank memory including clearing bank software stored therein, the clearing bank software including an account creator to create a bank account for each participant school having a school designator, a donation sorter to identify a monetary value associated with each participant school in disbursements from each participant vendor, and a donation distributor to deposit said monetary value in the bank account created for each participant school by the account creator; and providing an administrator server in communication with communication network, the administrator server having a server computer to access a server database to store information retrievable through the server via the communication network, the information including a state, a city, and school...

8/3,K/7 (Item 7 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2009 Thomson Reuters. All rts. reserv.

0014742474 - Drawing available  
 WPI ACC NO: 2005-090100/200510  
 Related WPI Acc No: 2004-796268  
 XRPX Acc No: N2005-078780  
 Security risk assessing and managing method in food processing industry, home security system, involves determining access of identified threat to security targets and reporting security risks containing identified threat  
 Patent Assignee: HAVRILAK R J (HAVR-I)

Inventor: HAVRILAK R J

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20050004863	A1	20050106	US 2003426469	A	20030429	200510 B
			US 2004898789	A	20040726	

Priority Applications (no., kind, date): US 2003426469 A 20030429; US 2004898789 A 20040726

# Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050004863	A1	EN	19	9	C-I-P of application US 2003426469

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...risk to the system, e.g., systems surrounding hospitals, blood banks, mass transit operations, power production and transmission facilities, communication systems, internet service providers, email and web hosting service providers, electronic commerce, financial institutions and school district lunch programs.

Under the invention, if a security threat can access a security target within a system then a risk to the system is present. The invention provides...

Claims:

8/3,K/8 (Item 8 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0014683295 - Drawing available

WPI ACC NO: 2005-030883/200503

XRPX Acc No: N2005-026685

Task scheduling system defines time segments between commencement and completion time in response to scheduling data for scheduling each of the activities into one or more segments and updates data to indicate scheduling

Patent Assignee: CRUX CYBERNETICS PTY LTD (CRUX-N)

Inventor: TENTIJ M P; WONG A; XIAO X

Patent Family (1 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2004102431	A1	20041125	WO 2004AU647	A	20040517	200503 B

Priority Applications (no., kind, date): AU 2003902399 A 20030516

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2004102431	A1	EN	57	16	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

Alerting Abstract ...activities, marketing research, hire interviews and process, exit interviews and process, human resource (HR) polices, training and education programs, management of intellectual property (IP) portfolio, contracts, financial modeling and reporting, asset management, software programs and database usage, help desk process, software development, software release management, supplied profile, production planning and requirement analysis, purchasing, warranty and returns, harvest scheduling and production and product flows...

Original Publication Data by Authority

Argentina

8/3,K/9 (Item 9 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0014469120 - Drawing available  
WPI ACC NO: 2004-660527/200464  
XRPX Acc No: N2004-522902  
Instructor performance evaluation method in online educational institution,  
involves deciding compliance of quantitative evaluation factor of  
instructor response time with qualifying threshold  
Patent Assignee: UNEXT.COM LLC (UNEX-N)  
Inventor: WOODSON S  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
US 6789047 B1 20040907 US 2001836836 A 20010417 200464 B

Priority Applications (no., kind, date): US 2001836836 A 20010417

Patent Details  
Number Kind Lan Pg Dwg Filing Notes  
US 6789047 B1 EN 14 3

Alerting Abstract ...ADVANTAGE - Evaluates instructor's performance  
efficiently and enables the on-line educational  
institution to meet its financial goals and student retention  
rates by being able to financially reward instructors generating interest  
in the course...

Original Publication Data by Authority

Argentina

8/3,K/10 (Item 10 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0014252808 - Drawing available  
WPI ACC NO: 2004-438975/200441  
Related WPI Acc No: 2004-079691  
XRPX Acc No: N2004-347272  
Registered player set aside and account establishing method in computer  
environment, involves receiving valid player identification and  
authorization by registering personal information of player  
Patent Assignee: AKERS D J (AKER-I); CELERITAS LTD (CELE-N)  
Inventor: AKERS D J  
Patent Family (2 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
US 20040087365 A1 20040506 US 2001800162 A 20010306 200441 B

US 6872138 B2 20050329 US 2003695326 A 20031028 200522 E

Priority Applications (no., kind, date): US 2001800162 A 20010306; US 2003695326 A 20031028

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20040087365	A1	EN	17	10	Division of application US 2001800162

Division of patent US 6666768

Alerting Abstract ...registered player set aside and registered player account such as personal retirement account, medical saving account, real estate investment account, small business investment account and educational savings account by receiving player identification from device such as touch screen computer system, magnetic strip scanner, electronic signature pad, digital camera, finger print recognition system, iris scanner, magnetic card scanner, remote terminal, personal computer, personal digital assistant...

#### Original Publication Data by Authority

Argentina

8/3,K/11 (Item 11 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0013801632 - Drawing available  
WPI ACC NO: 2003-901738/200382  
Related WPI Acc No: 2004-355676  
XRPX Acc No: N2003-720057

Internet-based money handling management method for children, involves transmitting account information based on system of rules designated by account administrator, to user interface, on receiving transaction request  
Patent Assignee: RESNICK P (RESN-I)  
Inventor: RESNICK P

Patent Family (8 patents, 102 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20030212636	A1	20031113	US 2002141168	A	20020507	200382 B
WO 2003096155	A2	20031120	WO 2003US14254	A	20030505	200403 E
AU 2003267137	A1	20031111	AU 2003267137	A	20030505	200442 E
EP 1502220	A2	20050202	EP 2003741781	A	20030505	200510 E
			WO 2003US14254	A	20030505	
KR 2004102207	A	20041203	KR 2004717809	A	20041105	200525 E
JP 2005524902	W	20050818	WO 2003US14254	A	20030505	200555 E
			JP 2004504082	A	20030505	
TW 200306486	A	20031116	TW 2003112067	A	20030502	200557 E
CN 1656492	A	20050817	CN 2003811555	A	20030505	200572 E

Priority Applications (no., kind, date): US 2002141168 A 20020507

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030212636	A1	EN	12	4	
WO 2003096155	A2	EN			
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2003267137	A1	EN			Based on OPI patent WO 2003096155
EP 1502220	A2	EN			PCT Application WO 2003US14254
Based on OPI patent WO 2003096155					
Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
JP 2005524902	W	JA	16		PCT Application WO 2003US14254
Based on OPI patent WO 2003096155					
TW 200306486	A	ZH			

# Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...network, said network connecting at least one personal display device to at least one information-provider computer said method comprising the steps of:displaying a graphic user interface having at least one educational game and linked to a financial transaction account on said personal display device;relaying information including transaction requests from said graphic user interface to said account according to a system of rules designated by an account administrator; andrelaying account information from said account...

8/3,K/12 (Item 12 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0012255965 - Drawing available  
WPI ACC NO: 2002-196034/200225  
XRPX Acc No: N2002-148889  
Computerized method for illustrating and analyzing college savings plans, uses a database of education institution cost parameters, savings plan parameters and tax implications to provide comparative analysis of a variety of plans  
Patent Assignee: MERRILL LYNCH & CO INC (MERR-N)  
Inventor: HEIGES A; HEIGES A R; KRON R; MONICAL S E  
Patent Family (2 patents, 24 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2002011014	A2	20020207	WO 2001US20040	A	20010621	200225 B
US 20040236652	A1	20041125	US 2000620452	A	20000720	200478 E
			US 2004751331	A	20040102	

Priority Applications (no., kind, date): US 2000620452 A 20000720; US  
2004751331 A 20040102

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002011014	A2	EN	71	38	
National Designated States,Original: CA IN JP MX					
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE					
IT LU MC NL PT SE TR					
US 20040236652	A1	EN			Continuation of application US
2000620452					

Computerized method for illustrating and analyzing college savings plans, uses a database of education institution cost parameters, savings plan parameters and tax implications to provide comparative analysis of a variety of plans

Original Titles:

Techniques for illustrating and analyzing college savings plans

...

...TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS

Alerting Abstract ...variety of educational savings plans. A potential investor at a user system (115,117) can specify an education institution identifier and will subsequently receive a comparative analysis of the savings plans with respect to the educational institution costs, taking into account tax implications of the plans. DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for illustrating and analyzing college savings plans.

...

...USE - For illustrating and analyzing college savings plans, so that an investor can determine which of a plurality of plans best meets his or her needs...

...ADVANTAGE - By providing a comparative analysis of a number of educational savings plans and also tax implications in respect of an educational institution costs, the method enables an investor to select a plan or combination of plans that best suit his...

...DESCRIPTION OF DRAWINGS - The figure is a hardware block diagram illustrating an operational environment for a method of illustrating and analyzing college savings plans.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...illustrating and analyzing educational saving plans by considering the tax implications of these plans. The method is for use with a

computer-readable medium on which are stored a plurality of respective educational institution identifiers and a plurality of educational savings plan parameter sets. Each of the educational institution identifiers is associated with a corresponding set of cost parameters specifying at least one of room, board, and tuition costs for the respective educational institution. Each of the...

...steps of receiving at least one educational institution identifier and, for each of the received identifiers, retrieving the corresponding set of cost parameters from the computer-readable medium. A comparative analysis of a plurality of educational savings plans is generated by applying each retrieved set of cost parameters to each of the educational plan parameter sets. This comparative analysis takes into consideration the tax implications of a plurality of educational savings plan. The results of the comparative analysis are outputted on a display and/or printout so that an investor can determine which of the plurality of educational savings plans best meets his or her needs.

Claims:

We claim: **1**. A computerized method for illustrating and analyzing college savings plans, the method for use with a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of educational savings plan parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter set specifying at least one of room, board, and tuition costs for the respective educational institution; each of the plurality of educational savings plan parameters...

...for each of the educational institution identifiers received in step (a), retrieving the corresponding cost parameter set from the computer-readable medium; c. generating a comparative analysis of a plurality of educational savings plans by applying each of the retrieved cost parameter sets of step (b) to each of the plurality of educational savings plan parameters; wherein the comparative analysis takes into account one or more taxation implications for at least one of the educational savings plans.



## **V. Additional Resources Searched**

PROQUEST and EBSCOHost